

**SENATE
STATE OF MINNESOTA
NINETY-SECOND SESSION**

S.F. No. 487

(SENATE AUTHORS: ABELER, Hoffman and Draheim)

DATE
02/01/2021

D-PG

Introduction and first reading
Referred to Commerce and Consumer Protection Finance and Policy

OFFICIAL STATUS

1.1 A bill for an act
1.2 relating to health insurance; requiring guaranteed issue for individual health plans
1.3 offered by health carriers to Minnesota residents; amending Minnesota Statutes
1.4 2020, section 62A.65, subdivision 1.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2020, section 62A.65, subdivision 1, is amended to read:

1.7 Subdivision 1. ~~Applicability~~ **Guaranteed issue.** No health carrier, as defined in section
1.8 62A.011, shall offer, sell, issue, or renew any individual health plan, as defined in section
1.9 62A.011, to a Minnesota resident except in compliance with this section and on a guaranteed
1.10 issue basis at a premium rate that does not take into account the claims experience of the
1.11 individual. This section does not apply to the Comprehensive Health Association established
1.12 in section 62E.10.

1.13 **EFFECTIVE DATE.** This section is effective January 1, 2022, and applies to plans
1.14 offered, renewed, or issued on or after that date.